

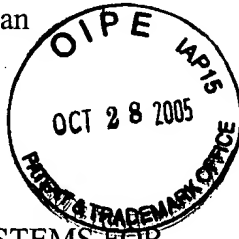
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Hartley C. Starkman

Serial No.: 09/751,900

Filed: December 29, 2000

For: METHODS AND SYSTEMS FOR  
DETERMINING ROLL RATES OF  
LOANS



Art Unit: 3624

Examiner: Jagdish Patel

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Respectfully submitted,

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